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Fill in this information to identify your case:		
United States Bankruptcy Court for the:		
NORTHERN DISTRICT OF ILLINOIS		
Case number (if known)	Chapter you are filing under:	
	Chapter 7	
	☐ Chapter 11	
	☐ Chapter 12	
	☐ Chapter 13	Check if this an amended filing

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint case*—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Par	t 1: Identify Yourself		
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1.	Your full name		
	Write the name that is on your government-issued picture identification (for example, your driver's license or passport). Bring your picture identification to your meeting with the trustee.	Eugene First name J. Middle name Rudnicki Last name and Suffix (Sr., Jr., II, III)	Elaine First name D. Middle name Rudnicki Last name and Suffix (Sr., Jr., II, III)
2.	All other names you have used in the last 8 years Include your married or maiden names.		
3.	Only the last 4 digits of your Social Security number or federal Individual Taxpayer Identification number (ITIN)	xxx-xx-9921	xxx-xx-1592

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Debtor 1 Eugene J. Rudnicki
Debtor 2 Elaine D. Rudnicki

Case number (if known)

	About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):		
Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years Include trade names and doing business as names	□ I have not used any business name or EINs. DBA EJ Rudnicki Consulting Business name(s) EINs	☐ I have not used any business name or EINs. FDBA AMVR, Inc. FDBA AMVR Business name(s) EINs		
Where you live	110 Kilchurn Lane, Unit 95 Inverness, IL 60067	If Debtor 2 lives at a different address:		
	Number, Street, City, State & ZIP Code	Number, Street, City, State & ZIP Code		
	Cook County	County		
	If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.		
	Number, P.O. Box, Street, City, State & ZIP Code	Number, P.O. Box, Street, City, State & ZIP Code		
Why you are choosing this district to file for bankruptcy	Check one: Over the last 180 days before filing this petition, I have lived in this district longer than in any other district. I have another reason. Explain. (See 28 U.S.C. § 1408.)	Check one: Over the last 180 days before filing this petition, I have lived in this district longer than in any other district. I have another reason. Explain. (See 28 U.S.C. § 1408.)		
	Employer Identification Numbers (EIN) you have used in the last 8 years Include trade names and doing business as names Where you live Why you are choosing this district to file for	Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years Include trade names and doing business as names Include trade names and doing business as names		

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	otor 1 otor 2	Eugene J. Rudnick			Doca		Case number (if known)	
Par	t 2:	Tell the Court About	Your Bani	kruptcy Ca	ase			
7.	The	chapter of the cruptcy Code you are	Check o	ne. (For a l	brief description	of each, see <i>Notice Required</i> f page 1 and check the approp	by 11 U.S.C. § 342(b) for Individuals briate box.	Filing for Bankruptcy
	choo	choosing to file under		oter 7	,			
			☐ Chap					
			☐ Char					
			☐ Chap					
			_ 0					
8.	8. How you will pay the fee			out how yo	ou may pay. Typ attorney is sub	pically, if you are paying the fe	check with the clerk's office in your loc e yourself, you may pay with cash, ca behalf, your attorney may pay with a c	ashier's check, or money
							option, sign and attach the Application	า for Individuals to Pay
			☐ Ir bu ap	equest that it is not reco oplies to yo	at my fee be wa juired to, waive i ur family size ar	your fee, and may do so only individual individual you are unable to pay the fe	ption only if you are filing for Chapter if your income is less than 150% of the in installments). If you choose this Official Form 103B) and file it with you	e official poverty line that option, you must fill out
9.	Have	you filed for	■ No.					
	bankruptcy within the last 8 years?							
	iast	s years?	☐ Yes.	District		When	Case number	
				District		When	Case number	
				District		When	Case number	
10.		any bankruptcy s pending or being	■ No					
	filed not fi you,	by a spouse who is iling this case with or by a business ner, or by an	☐ Yes.					
				Debtor			Relationship to you	
				District	-	When	Case number, if kno	wn
				Debtor		\A/la a a	Relationship to you	
				District		When	Case number, if kno	wn
11.		ou rent your	■ No.	Go to	line 12.			
	resid	lence?	☐ Yes.	Has yo	our landlord obta	ained an eviction judgment aga	ainst you and do you want to stay in y	our residence?
					No. Go to line	12.		
					Yes. Fill out <i>In</i> bankruptcy per		ion Judgment Against You (Form 101	A) and file it with this

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	otor 1 Eugene J. Rudnic Elaine D. Rudnick		Dodani	Case number (if known)				
Part	t 3: Report About Any Bu	sinesses	You Own as a Sole Proprie	tor				
12. Are you a sole proprietor of any full- or part-time No. Go to Part 4. business?								
		Yes.	Yes. Name and location of business					
	A sole proprietorship is a business you operate as an individual, and is not a separate legal entity such as a corporation,		See Attachment Name of business, if any					
	partnership, or LLC. If you have more than one							
	sole proprietorship, use a separate sheet and attach it to this petition.		☐ Health Care Busin ☐ Single Asset Real ☐ Stockbroker (as d	ex to describe your business: ness (as defined in 11 U.S.C. § 101(27A)) Estate (as defined in 11 U.S.C. § 101(51B)) refined in 11 U.S.C. § 101(53A)) ref (as defined in 11 U.S.C. § 101(6))				
13. Are you filing under Chapter 11 of the Bankruptcy Code and are you a small business debtor? If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set appropriate deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance sheet, statement operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the processing debtor?			a small business debtor, you must attach your most recent balance sheet, statement of					
	For a definition of small	■ No.	I am not filing under Chap	oter 11.				
	business debtor, see 11 U.S.C. § 101(51D).	□ No.	I am filing under Chapter Code.	11, but I am NOT a small business debtor according to the definition in the Bankruptcy				
		☐ Yes.	I am filing under Chapter	11 and I am a small business debtor according to the definition in the Bankruptcy Code.				
Part	t 4: Report if You Own or	Have Any	Hazardous Property or An	y Property That Needs Immediate Attention				
14.	Do you own or have any property that poses or is alleged to pose a threat of imminent and identifiable hazard to public health or safety?	■ No. □ Yes.	What is the hazard?					
	Or do you own any property that needs immediate attention?		If immediate attention is needed, why is it needed?					
	For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?		Where is the property?					
				Number, Street, City, State & Zip Code				

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Debtor 1 Eugene J. Rudnicki

Debtor 2 Elaine D. Rudnicki

Case number (if known)

Explain Your Efforts to Receive a Briefing About Credit Counseling

Tell the court whether you have received a briefing about credit counseling.

Part 5:

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

About Debtor 1:

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

□ I am not required to receive a briefing about credit counseling because of:

☐ Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

] Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

☐ Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver credit counseling with the court.

About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

□ I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about credit
counseling because of:

☐ Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

☐ Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

☐ Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court. Case 16-10074 Doc 1 Filed 03/23/16 Entered 03/23/16 17:26:01 Desc Main Document Page 6 of 57

	tor 1 tor 2	Eugene J. Rudnick Elaine D. Rudnick		Bocament	uge o or	_	umber (if known)			
Part	t 6:	Answer These Questi	ions for Rep	orting Purposes						
16.	Wha	t kind of debts do have?	16a. A	Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." ☐ No. Go to line 16b.						
				Yes. Go to line 17.						
				res. Go to line 17. Ire your debts primarily business debts? Business debts are debts that you incurred to obtain						
				oney for a business or investmen						
			_	No. Go to line 16c.						
				Yes. Go to line 17.	at are not concum	or dobto or bus	oinean dabta			
			16c. S	tate the type of debts you owe that	at are not consum	er debts of bus	siness debts			
17.		you filing under oter 7?	□ No. I	am not filing under Chapter 7. Go	to line 18.					
	after prop	ou estimate that any exempt erty is excluded and		am filing under Chapter 7. Do you re paid that funds will be available				d and administrative expenses		
		administrative expenses are paid that funds will		No						
	be available for Yes distribution to unsecured creditors?									
18.	18. How many Creditors do		1 -49		1 ,000-5,000			1-50,000		
		you estimate that you owe?	☐ 50-99		☐ 5001-10,000 ☐ 10,001-25,00			1-100,000 than100,000		
			☐ 100-199 ☐ 200-999		10,001-23,00		□ Wore	man100,000		
19.		much do you nate your assets to	\$0 - \$50		<u> </u>			000,001 - \$1 billion		
		orth?	\$50,001	- \$100,000 1 - \$500,000	□ \$10,000,001 □ \$50,000,001			0,000,001 - \$10 billion 00,000,001 - \$50 billion		
				1 - \$1 million	□ \$100,000,001			than \$50 billion		
20.		much do you nate your liabilities	□ \$0 - \$50		<u> </u>			000,001 - \$1 billion		
	to be		□ \$50,001 □ \$100.00	- \$100,000 I - \$500,000	□ \$10,000,001 □ \$50,000,001			00,000,001 - \$10 billion 000,000,001 - \$50 billion		
			\$500,001 - \$1 million		\$100,000,001			than \$50 billion		
Part	t 7:	Sign Below								
For	you		I have exam	nined this petition, and I declare u	inder penalty of pe	erjury that the i	information provided	d is true and correct.		
				osen to file under Chapter 7, I am es Code. I understand the relief a						
				y represents me and I did not pay have obtained and read the notice				o help me fill out this		
			I request rel	ief in accordance with the chapte	r of title 11, United	d States Code,	, specified in this pe	tition.		
			I understand bankruptcy and 3571.	d making a false statement, conce case can result in fines up to \$25	ealing property, or 0,000, or imprisor	r obtaining mor nment for up to	ney or property by for 20 years, or both.	raud in connection with a 18 U.S.C. §§ 152, 1341, 1519,		
				J. Rudnicki		/s/ Elaine D. Elaine D. Ru				
			Eugene J. Signature of			Signature of D				
			Executed or	March 23, 2016 MM / DD / YYYY		Executed on	March 23, 2016			

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Debtor 1 Eugene J. Rudnicki
Debtor 2 Elaine D. Rudnicki

Case number (if known)

For your attorney, if you are represented by one

If you are not represented by an attorney, you do not need to file this page. I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

/s/ Ariane Holtschlag	Date	March 23, 2016
Signature of Attorney for Debtor		MM / DD / YYYY
Ariane Holtschlag		
Printed name		
FactorLaw		
Firm name		
105 W. Madison St., Suite 1500		
Chicago, IL 60602		
Number, Street, City, State & ZIP Code		
Contact phone 312-878-4830	Email address	aholtschlag@wfactorlaw.com
6294372		
Bar number & State		

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Debtor 1 Eugene J. Rudnicki
Debtor 2 Elaine D. Rudnicki

Case number (if known)

Fill in t	his information	on to identify your case:	
Debtor		Eugene J. Rudnicki irst Name Middle Name Last Name	
Debtor 2	_	Elaine D. Rudnicki	
(Spouse if	f, filing) F	irst Name Middle Name Last Name	
United S	States Bankru	ptcy Court for the: NORTHERN DISTRICT OF ILLINOIS	
Case nu	umber		
(if known)			Check if this is an
			amended filing
		FORM 101. VOLUNTARY PETITION ATTACHMENT	
		Additional Sole Proprietorship(s)	
FIDIA	dnicki Cons	ulting	
	of business,		
110 Ki	Ichurn Lane	a Unit 95	
Invern	ess, IL 6006	57	
Numbe	er, Street, Cit	ty, State & ZIP Code	
Check	the appropri	ate box to describe your business:	
	Health Care E	Business (as defined in 11 U.S.C. § 101(27A))	
	Single Asset	Real Estate (as defined in 11 U.S.C. § 101(51B))	
	Stockbroker ((as defined in 11 U.S.C. § 101(53A))	
	Commodity B	Broker (as defined in 11 U.S.C. § 101(6))	
	None of the a	above	
AMVR			
Name	of business,	if any	
110 Ki Invern	ichurn Lane ess, IL 6006	e, Unit 95 67	
		ty, State & ZIP Code	
Check	the appropri	ate box to describe your business:	
	Health Care E	Business (as defined in 11 U.S.C. § 101(27A))	
	Single Asset	Real Estate (as defined in 11 U.S.C. § 101(51B))	
	Stockbroker ((as defined in 11 U.S.C. § 101(53A))	

None of the above

Commodity Broker (as defined in 11 U.S.C. § 101(6))

		Docume	ent Page 9 of 57	
Fill in this infor	mation to identify your	case:		
Debtor 1	Eugene J. Rudnio	cki		
	First Name	Middle Name	Last Name	
Debtor 2	Elaine D. Rudnicl	ki		
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Ba	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS	
Case number				
(if known)				☐ Check if this is an amended filing

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

		Your a	ssets of what you own
1.	Schedule A/B: Property (Official Form 106A/B) 1a. Copy line 55, Total real estate, from Schedule A/B	\$	387,258.00
	1b. Copy line 62, Total personal property, from Schedule A/B	\$	46,466.40
	1c. Copy line 63, Total of all property on Schedule A/B	\$	433,724.40
Par	2: Summarize Your Liabilities		
			iabilities nt you owe
2.	Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D) 2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$	393,900.00
3.	Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) 3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$	30,000.0
	3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$	78,060.00
	Your total liabilities	\$	501,960.00
Par	3: Summarize Your Income and Expenses		
1.	Schedule I: Your Income (Official Form 106I) Copy your combined monthly income from line 12 of Schedule I	\$	7,749.48
5.	Schedule J: Your Expenses (Official Form 106J) Copy your monthly expenses from line 22c of Schedule J	\$	7,731.47
Par	4: Answer These Questions for Administrative and Statistical Records		
6.	Are you filing for bankruptcy under Chapters 7, 11, or 13? No. You have nothing to report on this part of the form. Check this box and submit this form to the court with you	ır other sc	hedules.
	■ Yes		

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to

household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.

page 1 of 2

the court with your other schedules.

Case number (if known)

Debtor 1 Eugene J. Rudnicki Document Page 10 of 57

8. **From the** *Statement of Your Current Monthly Income*: Copy your total current monthly income from Official Form 122A-1 Line 11; **OR**, Form 122B Line 11; **OR**, Form 122C-1 Line 14.

5,003.56

9. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:

	Tota	al claim
From Part 4 on Schedule E/F, copy the following:		
9a. Domestic support obligations (Copy line 6a.)	\$_	0.00
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$_	30,000.00
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$_	0.00
9d. Student loans. (Copy line 6f.)	\$_	0.00
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$_	0.00
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	+\$_	0.00
9g. Total. Add lines 9a through 9f.	\$	30,000.00

Debtor 2

Elaine D. Rudnicki

	С	ase 16-10074	Doc 1		03/23/16 ument	Entered 03/23/1	6 17:26:0	1 Des	c Main	
Fill	in this info	mation to identify yo	our case and t							
Deb	otor 1	Eugene J. Ruc	dnicki							
D . I.	10	First Name		lle Name		Last Name				
	otor 2 use, if filing)	Elaine D. Rudi		lle Name		Last Name				
l Init	ted States R	ankruptcy Court for th	e NORTHE	RN DISTE	RICT OF ILLIN	IOIS				
		armapioy Court for an	11011112		(101 01 12211					
Cas	se number					-		[Check if this is an amended filing	1
n ea hink nform	chedu ch category, it fits best. mation. If mo ver every que	Be as complete and acc re space is needed, att stion.	cribe items. List curate as possib ach a separate s	ble. If two sheet to th	married people iis form. On the	n asset fits in more than one are filing together, both are one top of any additional pages,	equally respons	sible for sup	plying correct	
Part		- -				n or Have an Interest In				_
	_		table interest in	any reside	ence, building,	land, or similar property?				
	No. Go to Pa	art 2.								
	Yes. Where	is the property?								
1.1				What	is the property	? Check all that apply				
		urn Lane			Single-family h	ome			ns or exemptions. Put	
	Unit 95 Street address	s, if available, or other descrip	otion	_ 🗆	Duplex or mult	ŭ			claims on Schedule D: Secured by Property.	
					Condominium	or cooperative				
					Manufactured	or mobile home	Current value	of the	Current value of the	
	Invernes	s IL (60067-0000	_ 🗆	Land		entire proper	ty?	portion you own?	
	City	State	ZIP Code		Investment pro	pperty	\$387,	258.00	\$387,258.00)
					Timeshare Other				ur ownership interest ncy by the entireties, o	
				_		in the property? Check one	a life estate),		icy by the entireties, of	
					Debtor 1 only					
	Cook			_ 🗆	Debtor 2 only					
	County			_	Debtor 1 and D	Debtor 2 only	☐ Check if	this is comm	unity property	
						the debtors and another bu wish to add about this item on number:	(see instru	ctions)		
										_

2. Add the dollar value of the portion you own for all of your entries from Part 1, including any entries for pages you have attached for Part 1. Write that number here.....=>

\$387,258.00

Part 2: Describe Your Vehicles

Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not? Include any vehicles you own that someone else drives. If you lease a vehicle, also report it on Schedule G: Executory Contracts and Unexpired Leases.

Official Form 106A/B Schedule A/B: Property page 1

Case 16-10074 Doc 1 Filed 03/23/16 Entered 03/23/16 17:26:01 Desc Main Document Page 12 of 57 Debtor 1 Eugene J. Rudnicki Debtor 2 Elaine D. Rudnicki Case number (if known) 3. Cars, vans, trucks, tractors, sport utility vehicles, motorcycles ☐ No Yes Do not deduct secured claims or exemptions. Put Cadillac 3 1 Make: Who has an interest in the property? Check one the amount of any secured claims on Schedule D: **DeVille** Creditors Who Have Claims Secured by Property. Model: Debtor 1 only 2005 Year: Debtor 2 only Current value of the Current value of the Approximate mileage: 171,000 Debtor 1 and Debtor 2 only entire property? portion you own? Other information: At least one of the debtors and another \$1,200,00 \$1,200.00 ☐ Check if this is community property (see instructions) Do not deduct secured claims or exemptions. Put Mercedes Benz Who has an interest in the property? Check one 3.2 Make: the amount of any secured claims on Schedule D: C240 Debtor 1 only Model: Creditors Who Have Claims Secured by Property. 2002 Year: Debtor 2 only Current value of the Current value of the 67,000 Approximate mileage: entire property? portion you own? Debtor 1 and Debtor 2 only Other information: At least one of the debtors and another co-owned with AMVR Inc. \$3,425.00 \$3,425.00 ☐ Check if this is community property (see instructions) 4. Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories No □ Yes 5 Add the dollar value of the portion you own for all of your entries from Part 2, including any entries for \$4,625.00 .pages you have attached for Part 2. Write that number here.....= Part 3: Describe Your Personal and Household Items Do you own or have any legal or equitable interest in any of the following items? Current value of the portion you own? Do not deduct secured claims or exemptions. 6. Household goods and furnishings Examples: Major appliances, furniture, linens, china, kitchenware ☐ No Yes. Describe..... Usual kitchen appliances (all over 10 years old) and Usual and Ordinary Furniture (most all over 24 years old) including but not limited to the following: Dining Room - Table 1, Chairs 6, Breakfront 1, rug 1, lamps 2; Living Room - Sofas 2, sofa tables 2, Bombay chest 1, end table 1, coffee table, display cabinets 2, upholstered chair 1, rug 1; Kitchen - Table 1, chairs 4, cupboard 1; Den - 1 loveseat, upholstered chairs 2, end tables 2, coffee table 1, TV cabinet 1, lamps 3; Guest Bedroom - Queen bed 1, side tables

2, dresser 1, chest 1, lamps 3 Master Bedroom - Queen bed 1, side tables 2, dresser 1, ardmore 1, lamps 3, love seat 1; Lower level -TV cabinet 1, bookcases 3, sofa 1, upholstered chairs 4, end tables 2, rocker 1, table 1, chairs 4, wine cabinet 1; and misc.

\$6,250.00

5	Farmer I Book	Document	Page 13 of 57	
Debtor 1 Debtor 2	Eugene J. Rud Elaine D. Rudr		Case number	(if known)
□ No	oles: Televisions and	radios; audio, video, stereo, and digital equi nones, cameras, media players, games	pment; computers, printers, scanners	s; music collections; electronic devices
	i r	Jsual and Ordinary Electronics - all a ncluding but not limited to: TV's 3; 1 eceivers 2, DVD players, speakers 3 nisc.	2, 34, 50 inch; stereo	\$800.00
Examp		urines; paintings, prints, or other artwork; bos, memorabilia, collectibles	ooks, pictures, or other art objects; sta	amp, coin, or baseball card collections;
	S N A (Art and Collectibles including but no serigraphs, litographs); Acrylic (scen Woodart (calander, game table, rocki Antiques (chairs 2, side table, spool ceramic / metal); Ceramics (pots, plaubbing; Figurines; Holiday Ornamer Soldiers; and misc.	es); Watercolor (scenes); ng horse, sculpture); cabinet, lamp); Sculptures ite); Photos (scenes); Brass	\$8,190.00
Examp □ No	nent for sports and	hobbies aphic, exercise, and other hobby equipment;	bicycles, pool tables, golf clubs, skis	; canoes and kayaks; carpentry tools;
	g	polf clubs (2 sets)		\$150.00
■ No □ Yes. 11. Clothe Exam □ No	nples: Pistols, rifles, s . Describe es	shotguns, ammunition, and related equipmer		
	L	ısual and ordinary clothing for 2 adu	Its (\$900); furs (\$300)	\$1,200.00
□ No	nples: Everyday jewe . Describe . Describe	Iry, costume jewelry, engagement rings, wed Man's gold watch, gold bangle brace engagement ring, necklace with topa bracelet, necklace with diamond penerald ring, Men's watch, Men's ong diamond earrings (x2); gold chain with	let, pearl necklace, z heart pendant; tennis dant; gold chain necklace, yx ring, anniversary bank,	s, gems, gold, silver

	Case 16-10074	Doc 1	Filed 03/23/16 Document	Entered 03/2 Page 14 of 57	23/16 17:26:01	Desc Main
Debtor 1 Debtor 2	Eugene J. Rudnicki Elaine D. Rudnicki			J	Case number (if known)	
	arm animals nples: Dogs, cats, birds, hor	ses				
■ No	. Describe					
14. Any o	ther personal and housel	nold items you	ı did not already list, iı	ncluding any health	aids you did not list	
■ No □ Yes	. Give specific information.					
	the dollar value of all of y Part 3. Write that number h				you have attached	\$25,090.00
	escribe Your Financial Asset					
Do you o	wn or have any legal or e	quitable intere	est in any of the follow	ing?		Current value of the portion you own? Do not deduct secured claims or exemptions.
☐ No	aples: Money you have in yo	•			when you file your petition	on
					Cash	\$150.00
□ No ■ Yes		Chaolsina	Institution r	name:		\$1,858.40
	17.1.	Checking	Cilase			φ1,030.40 ———————————————————————————————————
Exam	s, mutual funds, or public aples: Bond funds, investme	-		ney market accounts		
■ No □ Yes		Institution or is	suer name:			
-	publicly traded stock and venture	interests in in	corporated and unince	orporated businesse	s, including an interes	t in an LLC, partnership, and
	. Give specific information Nar	about them ne of entity:			% of ownership:	
	Rel	habilitation,	Medical and Vocation Inc. (a/k/a AMVR Inc. ssolution 6/1/1999		%	\$0.00
Nego	rnment and corporate bor tiable instruments include p negotiable instruments are t	ersonal check	s, cashiers' checks, pro	missory notes, and mo	oney orders.	
□ ∨ _~	Give specific information	shout thom				
☐ Yes	. Give specific information a	about them uer name:				
21. Retire	•	uer name:	(k), 403(b), thrift saving	s accounts, or other p	ension or profit-sharing	plans
21. Retire Exam ☐ No	Issument or pension account apples: Interests in IRA, ERIS	uer name: . s 6A, Keogh, 401	(k), 403(b), thrift saving Schedule A/B: F	·	ension or profit-sharing	plans page 4

Entered 03/23/16 17:26:01 Case 16-10074 Doc 1 Filed 03/23/16 Desc Main Page 15 of 57 Document Eugene J. Rudnicki Debtor 1 Debtor 2 Elaine D. Rudnicki Case number (if known) Type of account: Institution name: **Pension** Prudential (via former employer Motorola) Unknown 22. Security deposits and prepayments Your share of all unused deposits you have made so that you may continue service or use from a company Examples: Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others No ☐ Yes. Institution name or individual: 23. Annuities (A contract for a periodic payment of money to you, either for life or for a number of years) ■ No Issuer name and description. ☐ Yes..... 24. Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program. 26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1). Institution name and description. Separately file the records of any interests.11 U.S.C. § 521(c): ☐ Yes..... 25. Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers exercisable for your benefit ■ No ☐ Yes. Give specific information about them... 26. Patents, copyrights, trademarks, trade secrets, and other intellectual property Examples: Internet domain names, websites, proceeds from royalties and licensing agreements No ☐ Yes. Give specific information about them... 27. Licenses, franchises, and other general intangibles Examples: Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses □ No Yes. Give specific information about them... **IL Fishing License** \$0.00 \$0.00 IN Registered Nurse (expired) WI Registered Nurse (expired) \$0.00 \$0.00 IL Professional Nurse (Active, but Retired status)

Money or property owed to you?

Current value of the portion you own?

Do not deduct secured claims or exemptions.

28. Tax refunds owed to you

■ No

☐ Yes. Give specific information about them, including whether you already filed the returns and the tax years......

29. Family support

Examples: Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement

■ No

☐ Yes. Give specific information......

Filed 03/23/16 Entered 03/23/16 17:26:01 Document Page 16 of 57 Eugene J. Rudnicki Debtor 1 Debtor 2 Elaine D. Rudnicki Case number (if known) 30. Other amounts someone owes you Examples: Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, Social Security benefits; unpaid loans you made to someone else ■ No ☐ Yes. Give specific information.. 31. Interests in insurance policies Examples: Health, disability, or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance □ No Yes. Name the insurance company of each policy and list its value. Company name: Beneficiary: Surrender or refund value: **Prudential Life** Elaine Rudnicki \$1,161.00 \$12,207.00 **COF Life Eugene Rudnicki** AutoOwner's - homeowner's insurance, \$0.00 na vehicle insurance and umbrella policy. Medicare and BlueCross Blue Shield \$0.00 medical insurance na Elaine Rudnicki MetLife Term Life policy \$0.00 32. Any interest in property that is due you from someone who has died If you are the beneficiary of a living trust, expect proceeds from a life insurance policy, or are currently entitled to receive property because someone has died. ■ No ☐ Yes. Give specific information.. 33. Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment Examples: Accidents, employment disputes, insurance claims, or rights to sue No ☐ Yes. Describe each claim....... 34. Other contingent and unliquidated claims of every nature, including counterclaims of the debtor and rights to set off claims ■ No ☐ Yes. Describe each claim....... 35. Any financial assets you did not already list ■ No ☐ Yes. Give specific information.. 36. Add the dollar value of all of your entries from Part 4, including any entries for pages you have attached \$15,376.40 for Part 4. Write that number here..... Part 5: Describe Any Business-Related Property You Own or Have an Interest In. List any real estate in Part 1. 37. Do you own or have any legal or equitable interest in any business-related property? ■ No. Go to Part 6.

> Current value of the portion you own? Do not deduct secured claims or exemptions.

Desc Main

Yes. Go to line 38.

Case 16-10074

Doc 1

Debtor 1	Eugene J. R	udnicki	Document	Page 17 of 57			
Debtor 2	Elaine D. Ru				Case number (ii	f known) _	
□ No	nts receivable o	or commissions you	already earned				
		Receivables.					\$625.00
Examµ □ No -		nishings, and supplie elated computers, soft		copiers, fax machines, ru	ugs, telephones	s, desks, ch	nairs, electronic devices
			ps 2, side chairs 2;	2, credenza 1, file ca	binet 1,		\$600.00
■ No	nery, fixtures, e	quipment, supplies y	ou use in business, an	d tools of your trade			
11. Invento ■ No □ Yes.	ory Describe						
■ No	-	ips or joint ventures formation about them. Name of entity:			% of ownershi	p:	
43. Custor ■ No.	mer lists, mailin	g lists, or other com	pilations				
☐ Do you	ur lists include pe	rsonally identifiable inf	ormation (as defined in 11	U.S.C. § 101(41A))?			
	■ No □ Yes. Describ	e					
■ No		property you did not	already list				
□ Yes.	Give specific inf	ormation					
		•		any entries for pages y		hed 	\$1,225.00
		and Commercial Fishin interest in farmland, list	ng-Related Property You O t in Part 1.	wn or Have an Interest In.			
■ No.	Jown or have a Go to Part 7. Go to line 47.	ny legal or equitable	interest in any farm- o	r commercial fishing-re	elated property	?	
Part 7:	Describe All Pr	operty You Own or Hav	e an Interest in That You D	oid Not List Above			

Schedule A/B: Property

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Official Form 106A/B

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Eugene J. Rudnicki Debtor 1 Debtor 2 Elaine D. Rudnicki Case number (if known) 53. Do you have other property of any kind you did not already list? Examples: Season tickets, country club membership □ No Yes. Give specific information....... \$150.00 Marriott Lincolnshire theater season tickets 54. Add the dollar value of all of your entries from Part 7. Write that number here \$150.00 Part 8: List the Totals of Each Part of this Form Part 1: Total real estate, line 2 \$387,258.00 Part 2: Total vehicles, line 5 \$4,625.00 Part 3: Total personal and household items, line 15 57. \$25,090.00 Part 4: Total financial assets, line 36 58. \$15,376.40 Part 5: Total business-related property, line 45 59. \$1,225.00 Part 6: Total farm- and fishing-related property, line 52 60. \$0.00 Part 7: Total other property not listed, line 54 61. \$150.00 Total personal property. Add lines 56 through 61... \$46,466.40 Copy personal property total \$46,466.40 63. Total of all property on Schedule A/B. Add line 55 + line 62 \$433,724.40

Official Form 106A/B Schedule A/B: Property page 8

		17/7/4/11/15	3H 1188: 1:730:77		
Fill in this infor	mation to identify your	case:			
Debtor 1	Eugene J. Rudnio	cki			
	First Name	Middle Name	Last Name		
Debtor 2	Elaine D. Rudnicl	ki			
(Spouse if, filing)	First Name	Middle Name	Last Name		
United States Ba	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS		
Case number					
(if known)				☐ Check if amende	this is an

Official Form 106C

Part 1: Identify the Property You Claim as Exempt

Schedule C: The Property You Claim as Exempt

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

1.	Which set of exemptions are you claiming	? Check one only, eve	n if yo	ur spouse is filing with you.	
	■ You are claiming state and federal nonban	kruptcy exemptions.	11 U.S	S.C. § 522(b)(3)	
	☐ You are claiming federal exemptions. 11 t	J.S.C. § 522(b)(2)			
2.	For any property you list on Schedule A/B	that you claim as exe	empt,	fill in the information below.	
	Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own	Am	ount of the exemption you claim	Specific laws that allow exemption
		Copy the value from Schedule A/B	Che	ck only one box for each exemption.	
	110 Kilchurn Lane Unit 95 Inverness, IL 60067 Cook County	\$387,258.00		\$30,000.00	735 ILCS 5/12-901
	Line from Schedule A/B: 1.1			100% of fair market value, up to any applicable statutory limit	
	2005 Cadillac DeVille 171,000 miles Line from Schedule A/B: 3.1	\$1,200.00		\$2,400.00	735 ILCS 5/12-1001(c)
	Line Iron Schedule AVD. 9.1			100% of fair market value, up to any applicable statutory limit	
	2002 Mercedes Benz C240 67,000 miles	\$3,425.00		\$2,400.00	735 ILCS 5/12-1001(c)
	co-owned with AMVR Inc. Line from Schedule A/B: 3.2			100% of fair market value, up to any applicable statutory limit	
	Usual kitchen appliances (all over 10	\$6,250.00		\$1,000.00	735 ILCS 5/12-1001(b)

100% of fair market value, up to

any applicable statutory limit

2,

Furniture (most all over 24 years old)

including but not limited to the

Line from Schedule A/B: 6.1

following: Dining Room - Table 1, Chairs 6, Breakfront 1, rug 1, lamps 2; Living Room - Sofas 2, sofa tables Case 16-10074 Doc 1 Filed 03/23/16 Entered 03/23/16 17:26:01 Desc Main Document Page 20 of 57

Eugene J. Rudnicki Debtor 1 Elaine D. Rudnicki Debtor 2 Case number (if known) Brief description of the property and line on Current value of the Amount of the exemption you claim Specific laws that allow exemption Schedule A/B that lists this property portion you own Copy the value from Check only one box for each exemption. Schedule A/B **Usual and Ordinary Electronics - all** 735 ILCS 5/12-1001(b) \$400.00 \$800.00 approx. 3-8 years old, including but not limited to: TV's 3; 12, 34, 50 inch; 100% of fair market value, up to stereo receivers 2, DVD players, any applicable statutory limit speakers 3, iPads 2, 2- cellphones, and misc. Line from Schedule A/B: 7.1 Art and Collectibles including but not 735 ILCS 5/12-1001(b) \$8,190.00 \$2,000.00 limited to: Prints (paper - serigraphs, litographs); Acrylic (scenes); П 100% of fair market value, up to Watercolor (scenes); Woodart any applicable statutory limit (calander, game table, rocking horse, sculpture); Antiques (chairs 2, side table, spool cabinet, lamp); Sculptures (c Line from Schedule A/B: 8.1 usual and ordinary clothing for 2 735 ILCS 5/12-1001(a) \$1,200.00 \$1,200.00 adults (\$900); furs (\$300) Line from Schedule A/B: 11.1 100% of fair market value, up to any applicable statutory limit Man's gold watch, gold bangle 735 ILCS 5/12-1001(b) \$2.591.60 \$8,500.00 bracelet, pearl necklace, engagement ring, necklace with topaz heart 100% of fair market value, up to pendant; tennis bracelet, necklace any applicable statutory limit with diamond pendant; gold chain necklace, emerald ring, Men's watch, Men's onyx ring, anniversary bank, diamond earrings Line from Schedule A/B: 12.1 Cash 735 ILCS 5/12-1001(b) \$150.00 \$150.00 Line from Schedule A/B: 16.1 100% of fair market value, up to any applicable statutory limit **Checking: Chase** 735 ILCS 5/12-1001(b) \$1,858.40 \$1,858.40 Line from Schedule A/B: 17.1 100% of fair market value, up to any applicable statutory limit Pension: Prudential (via former 735 ILCS 5/12-1006 100% Unknown employer Motorola) Line from Schedule A/B: 21.1 100% of fair market value, up to any applicable statutory limit **Prudential Life** 215 ILCS 5/238 100% \$1,161.00 Beneficiary: Elaine Rudnicki Line from Schedule A/B: 31.1 100% of fair market value, up to any applicable statutory limit **COF Life** 215 ILCS 5/238 100% \$12,207.00 Beneficiary: Eugene Rudnicki

100% of fair market value, up to any applicable statutory limit

Line from Schedule A/B: 31.2

Debtor 1
Debtor 2
Debtor 2
Debtor 2
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Debtor 2
Debtor 3
Debtor 2
Debtor 2
Debtor 2
Debtor 3
Debtor 4
Debtor 2
Debtor 2
Debtor 3
Document
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Case number (if known)

Case number (if known)

No
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Case number (if known)

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Doc 1

Case 16-10074

Yes

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			Document	Page 2	2 of 57		
Fill in t	this informati	ion to identify you	ır case:				
Debtor	· 1	Eugene J. Rudn	icki				
Debtoi	_	First Name	Middle Name	Last Name		-	
Debtor	. 2	Elaine D. Rudni	cki				
(Spouse	_	First Name	Middle Name	Last Name		-	
	0		NODTHERN BIOTRIOT OF ILL	LINIOIO			
United	States Bankri	uptcy Court for the:	NORTHERN DISTRICT OF ILI	LINOIS		-	
Case n	number						
(if known						☐ Check	if this is an
						_	led filing
							3
Offici	al Form 1	106D					
			Who Hove Claims	Sagura	d by Droport		40/45
SCH	edule D	Creditors	Who Have Claims	Secure	a by Propert	<u>y</u>	12/15
is neede			If two married people are filing togeth out, number the entries, and attach it				
1. Do an	v creditors hav	e claims secured by	vour property?				
_	•	_		r echadulas N	You have nothing also	to report on this form	
_			his form to the court with your other	scriedules. Y	ou nave nothing else	io report on this form.	
	Yes. Fill in all	of the information	below.				
Part 1:	List All S	ecured Claims					
2. List a	all secured clai	ms. If a creditor has r	more than one secured claim, list the cre	editor senaratel	Column A	Column B	Column C
			a particular claim, list the other creditor		Amount of claim	Value of collateral	Unsecured
much as	s possible, list th	ne claims in alphabeti	cal order according to the creditor's name	ne.	Do not deduct the value of collateral.	that supports this claim	portion
□ N	lational City	ı			value of collateral.	Ciaiiii	If any
1711	/lortgage/PN		Describe the property that secures	the claim:	\$381,876.00	\$387,258.00	\$0.00
	reditor's Name		110 Kilchurn Lane Unit 95				
Α	Attn: Bankru	ıptcy	Inverness, IL 60067 Cook C	county			
	Department						
3	232 Newma	ırk Dr.	As of the date you file, the claim is: apply.	Check all that			
N	/liamisburg,	OH 45342	Contingent				
N	umber, Street, City	, State & Zip Code	☐ Unliquidated				
			☐ Disputed				
Who o	wes the debt?	Check one.	Nature of lien. Check all that apply.				
☐ Debi	tor 1 only		☐ An agreement you made (such as	mortgage or se	ecured		
☐ Debi	tor 2 only		car loan)				
■ Deb	tor 1 and Debto	r 2 only	☐ Statutory lien (such as tax lien, me	echanic's lien)			
☐ At le	east one of the d	lebtors and another	☐ Judgment lien from a lawsuit				
	ck if this claim	relates to a	☐ Other (including a right to offset)				
COI	nmunity debt						
		Opened					
		2/01/08					
		Last Active					
Date de	ebt was incurre	d 2/01/16	Last 4 digits of account num	ber 1332			
2.2 N	latl Cty Crd	/PNC	Describe the property that secures	the claim:	\$12,024.00	\$387,258.00	\$6,642.00
C	reditor's Name		110 Kilchurn Lane Unit 95				
В	Bankruptcy	Department	Inverness, IL 60067 Cook C	ounty			
В	BR-YB5		As of the date you file, the claim is:	Chook all that			
	750 Miller R		apply.	Check all that			
В	Brecksville,	OH 44141	☐ Contingent				
N	umber, Street, City	, State & Zip Code	☐ Unliquidated				
			☐ Disputed				
Who o	wes the debt?	Check one.	Nature of lien. Check all that apply.				
☐ Deb	tor 1 only		☐ An agreement you made (such as	mortgage or se	ecured		
☐ Debi	tor 2 only		car loan)				
■ Deb	tor 1 and Debto	r 2 only	☐ Statutory lien (such as tax lien, me	chanic's lien)			
		lebtors and another	☐ Judgment lien from a lawsuit				

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Debtor 1	Eugene J.	Rudnicki		Case	e number (if know)	
	First Name	Middle Na	ame Last Name			
Debtor 2	Elaine D. F	Rudnicki				
	First Name	Middle Na	ame Last Name			
	if this claim re nunity debt	lates to a	Other (including a right to offset)			
Date debt	was incurred	Opened 6/01/01 Last Active 2/21/16	Last 4 digits of account number	6355		
Add the	dollar value of	your entries in C	column A on this page. Write that number	here:	\$393,900.00	
	the last page of the la		the dollar value totals from all pages.		\$393,900.00	

Part 2: List Others to Be Notified for a Debt That You Already Listed

Use this page only if you have others to be notified about your bankruptcy for a debt that you already listed in Part 1. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the creditor in Part 1, and then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Part 1, list the additional creditors here. If you do not have additional persons to be notified for any debts in Part 1, do not fill out or submit this page.

	asc 10 10074	Document	Page 24 of	57 57	OI DOSO IV	an i
Fill in this infor	mation to identify your case:					
Debtor 1	Eugene J. Rudnicki					
		Middle Name	Last Name			
Debtor 2 (Spouse if, filing)	Elaine D. Rudnicki First Name	Middle Name	Last Name			
, , ,						
United States Ba	ankruptcy Court for the: NOR1	THERN DISTRICT OF IL	LINOIS			
Case number						
(if known)					_	if this is an
					amend	ed filing
Official For	m 106F/F					
	E/F: Creditors Who H	ave Unsecured	Claims			12/15
any executory con Schedule G: Exec Schedule D: Credi left. Attach the Co name and case nu	nd accurate as possible. Use Part 1 tracts or unexpired leases that cou utory Contracts and Unexpired Lea tors Who Have Claims Secured by ntinuation Page to this page. If you umber (if known).	ıld result in a claim. Also I ses (Official Form 106G). I Property. If more space is have no information to re	list executory contrac Do not include any cre needed, copy the Par	ets on Schedule A/B: F editors with partially s rt you need, fill it out,	Property (Official For secured claims that a number the entries in	m 106A/B) and on re listed in the boxes on the
	tors have priority unsecured claims					
□ No. Go to	• •	agamot you .				
Yes.						
possible, list the Part 1. If more	ype of claim it is. If a claim has both pine claims in alphabetical order accord to than one creditor holds a particular contains of each type of claim, see the in	ing to the creditor's name. If laim, list the other creditors	f you have more than tw in Part 3.			
2.1 Interna	Il Revenue Service	Last 4 digits of accou	ınt number	\$30,000.00	\$27,850.00	\$2,150.00
230 So Mail St	reditor's Name uth Dearborn Street op 5010 CHI	When was the debt in	curred?			
	Jo, IL 60604 Street City State Zlp Code	As of the date you file	e, the claim is: Check	all that apply		
Who incurre	ed the debt? Check one.	☐ Contingent				
Debtor 1	only	☐ Unliquidated				
Debtor 2	only	☐ Disputed				
Debtor 1	and Debtor 2 only	Type of PRIORITY un	secured claim:			
☐ At least o	one of the debtors and another	☐ Domestic support o	bligations			
☐ Check if	this claim is for a community debt	Taxes and certain of	other debts you owe the	e government		
Is the claim	subject to offset?	Claims for death or	personal injury while yo	ou were intoxicated		
■ No		Other. Specify				
☐ Yes						
Part 2: List A	All of Your NONPRIORITY Unse	cured Claims				
3. Do any credit	tors have nonpriority unsecured cla	nims against you?				
☐ No. You ha	ave nothing to report in this part. Subn	nit this form to the court with	your other schedules.			
Yes.						
unsecured cla	r nonpriority unsecured claims in t im, list the creditor separately for each	n claim. For each claim listed	d, identify what type of o	claim it is. Do not list cla	aims already included	in Part 1. If more

Total claim

Part 2.

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Debtor 2	Eugene J. Rudnicki Elaine D. Rudnicki		Case number (if know)	
4.1	Amex	Last 4 digits of account number	9903	\$23,194.00
	Nonpriority Creditor's Name Correspondence Po Box 981540 El Paso, TX 79998 Number Street City State Zlp Code	When was the debt incurred? As of the date you file, the claim i	Opened 4/01/73 Last Active 2/22/16	, ,, , , , , ,
	Who incurred the debt? Check one.			
	Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	\square At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community debt		ration agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims		
	■ No	Debts to pension or profit-sharin		
	Yes	Other. Specify Credit Card	<u> </u>	
	Amex Nonpriority Creditor's Name	Last 4 digits of account number	2683	\$2,143.00
	Correspondence Po Box 981540 El Paso, TX 79998	When was the debt incurred?	Opened 1/01/73 Last Active 2/12/16	
=	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim i	s: Check all that apply	
	Debtor 1 only	☐ Contingent		
	☐ Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	report as priority claims	ration agreement or divorce that you did not	
	No	Debts to pension or profit-sharing	g plans, and other similar debts	
	Yes	■ Other. Specify Credit Card	<u> </u>	
	Capital One Nonpriority Creditor's Name	Last 4 digits of account number	0161	\$25,323.00
	Attn: Bankruptcy Po Box 30285 Salt Lake City, UT 84130	When was the debt incurred?	Opened 10/01/03 Last Active 2/24/16	
	Number Street City State Zlp Code	As of the date you file, the claim i	s: Check all that apply	
	Who incurred the debt? Check one.			
	Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	\square At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	Check if this claim is for a community	Student loans		
	debt Is the claim subject to offset?	☐ Obligations arising out of a sepa report as priority claims	ration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
	Yes	■ Other. Specify Credit Card	<u> </u>	

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or 2 Elaine D. Rudnicki		Case number (if know)	
Cb/talbots Nonpriority Creditor's Name	Last 4 digits of account number	8609	\$742.00
Po Box 182789 Columbus, OH 43218	When was the debt incurred?	Opened 2/12/15 Last Active 2/19/16	
Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
Debtor 1 only	☐ Contingent		
■ Debtor 2 only	☐ Unliquidated		
Debtor 1 and Debtor 2 only	☐ Disputed		
☐ At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
☐ Check if this claim is for a community	☐ Student loans		
debt Is the claim subject to offset?	Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not	
■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
□Yes	Other. Specify Charge Acc	count	
Chase Card Services	Last 4 digits of account number	4187	\$24,795.00
Nonpriority Creditor's Name Attn: Correspondence Dept Po Box 15298	When was the debt incurred?	Opened 7/01/02 Last Active 2/21/16	
Wilmington, DE 19850 Number Street City State Zlp Code		in Charle all that analy	
Who incurred the debt? Check one.	As of the date you file, the claim	s: Cneck all that apply	
Debtor 1 only	☐ Contingent		
■ Debtor 2 only	☐ Unliquidated		
Debtor 1 and Debtor 2 only	☐ Disputed		
☐ At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
☐ Check if this claim is for a community	☐ Student loans		
debt Is the claim subject to offset?	Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not	
No	Debts to pension or profit-sharing	g plans, and other similar debts	
Yes	Other. Specify Credit Card	<u> </u>	
Nordstrom Fsb	Last 4 digits of account number	9168	\$1,863.00
Nonpriority Creditor's Name Correspondence Po Box 6555	When was the debt incurred?	Opened 12/01/05 Last Active 2/07/16	
Englewood, CO 80155 Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
☐ Debtor 1 only	☐ Contingent		
☐ Debtor 2 only	☐ Unliquidated		
■ Debtor 1 and Debtor 2 only	☐ Disputed		
☐ At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
☐ Check if this claim is for a community	☐ Student loans		
debt Is the claim subject to offset?	report as priority claims	aration agreement or divorce that you did not	
■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
☐ Yes	■ Other. Specify Charge Acc	count	

Part 3: List Others to Be Notified About a Debt That You Already Listed

Debtor 1 Eugene J. Rudnicki

^{5.} Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page.

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Debtor 1 Eugene J. Rudnicki
Debtor 2 Elaine D. Rudnicki
Case number (if know)

Name and Address
On which entry in Part 1 or Part 2 did you list the original creditor?

Comenitybank/talbots Po Box 182789 Columbus, OH 43218 Line 4.4 of (Check one):

Part 1: Creditors with Priority Unsecured Claims

Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

Part 4: Add the Amounts for Each Type of Unsecured Claim

6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. §159. Add the amounts for each type of unsecured claim.

					Total Claim
	6a.	Domestic support obligations	6a.	\$	0.00
Total					
claims from Part 1	6b.	Taxes and certain other debts you owe the government	6b.	\$	30,000.00
	6c.	Claims for death or personal injury while you were intoxicated	6c.	\$	0.00
	6d.	Other. Add all other priority unsecured claims. Write that amount here.	6d.	\$	0.00
	6e.	Total Priority. Add lines 6a through 6d.	6e.	\$	30,000.00
					Total Claim
	6f.	Student loans	6f.	\$	0.00
Total claims				·	
from Part 2	6g.	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$	0.00
	6h.	Debts to pension or profit-sharing plans, and other similar debts	6h.	\$	0.00
	6i.	Other. Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$	78,060.00
	6j.	Total Nonpriority. Add lines 6f through 6i.	6j.	\$	78,060.00

		DUGUIL	III PAUE 70 UI 37	
Fill in this infor	mation to identify your	case:		
Debtor 1	Eugene J. Rudnie	cki		
	First Name	Middle Name	Last Name	
Debtor 2	Elaine D. Rudnic	ki		
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Ba	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS	
Case number				
(if known)				☐ Check if this is
				amended filing

Official Form 106G

Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
 - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
 - ☐ Yes. Fill in all of the information below even if the contacts of leases are listed on Schedule A/B:Property (Official Form 106 A/B).
- List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

	Person or	company wit	h whom you have the coer, Street, City, State and ZIP Coo	ontract or lease	State what the contract or lease is for
2.1					
	Name				_
	Number	Street			_
	City		State	ZIP Code	_
2.2					
	Name				_
	Number	Street			_
	City		State	ZIP Code	_
2.3	•				
	Name				_
	Number	Street			_
	City		State	ZIP Code	_
2.4					
	Name				_
	Number	Street			
	City		State	ZIP Code	
2.5					
	Name				_
	Number	Street			
	City		State	ZIP Code	_
	•				

		Docume	nt Page 29 d	of 57
Fill in this	information to identify your c	ase:		
Debtor 1	Eugene J. Rudnick	ri		
200.0.	First Name	Middle Name	Last Name	
Debtor 2	Elaine D. Rudnicki			
(Spouse if, fill	ng) First Name	Middle Name	Last Name	
United Sta	ites Bankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS	
_				
Case num	ber			☐ Check if this is an
()				amended filing
Officia	I Form 106H			
Scher	lule H: Your Code	htors		12/15
Jenet	idie II. Todi Code	biolo 3		12/13
1. Do ■ No □ Ye:	you have any codebtors? (If yo	ou are filing a joint case, o	do not list either spouse	e as a codebtor.
□ 16:				
				ry? (Community property states and territories include
Arızor	na, California, Idaho, Louisiana, N	Nevada, New Mexico, Pu	erto Rico, Texas, Wash	ington, and Wisconsin.)
■ No	Go to line 3.			
	s. Did your spouse, former spous	e, or legal equivalent live	with you at the time?	
			•	
in line Form	2 again as a codebtor only if	that person is a guarant	or or cosigner. Make	r if your spouse is filing with you. List the person shown sure you have listed the creditor on Schedule D (Official 06G). Use Schedule D, Schedule E/F, or Schedule G to fil
	Name, Number, Street, City, State and ZIP	Code		Check all schedules that apply:
2.1				Cohodulo D. lino
3.1	Name			□ Schedule D, line □ Schedule E/F, line
				☐ Schedule G, line
-				
	Number Street City	State	ZIP Code	
	Oily	Cidio	211 0000	
3.2	Name			Schedule D, line
				☐ Schedule E/F, line
				— Goriedule O, line
	Number Street City	State	ZIP Code	

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	in this information to identify your captor 1 Eugene J. R							
	btor 2 Elaine D. Ru				_			
	ited States Bankruptcy Court for the	: NORTHERN DISTRIC	CT OF ILLINOIS					
O Se a sup spo atta	fficial Form 106l chedule I: Your Income second se	sible. If two married peo are married and not fili or spouse is not filing w	ng jointly, and your spith you, do not include	oouse i e infori	s liv	13 income MM / DD/ and Debtor 2), being with you, including about your sp	ed filing ent showing as of the foll YYYY th are equa ude informationse. If more	ation about your re space is needed,
1.	Fill in your employment		Dalifa d			Dalitan		
	information.		Debtor 1 ■ Employed			□ Emp	2 or non-fili	ng spouse
	If you have more than one job, attach a separate page with information about additional	Employment status	■ Employed □ Not employed			_ `	mployed	
	employers.	Occupation	Independent Con	sultar	nt			
	Include part-time, seasonal, or self-employed work.	Employer's name						
	Occupation may include student or homemaker, if it applies.	Employer's address						
		How long employed t	here?					
Pai	t 2: Give Details About Mor	nthly Income						
	mate monthly income as of the duse unless you are separated.	ate you file this form. If	you have nothing to rep	oort for	any I	ine, write \$0 in the	space. Incl	ude your non-filing
	ou or your non-filing spouse have mo e space, attach a separate sheet to		ombine the information	for all e	emplo	oyers for that person	on on the line	es below. If you need
						For Debtor 1	For Debt	tor 2 or g spouse
2.	List monthly gross wages, sala deductions). If not paid monthly,		. ,	2.	\$	0.00	\$	0.00
3.	Estimate and list monthly overt	ime pay.		3.	+\$	0.00	+\$	0.00

0.00

\$

0.00

Calculate gross Income. Add line 2 + line 3.

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	tor 1 tor 2	Eugene J. Rudnicki Elaine D. Rudnicki	_	C	Case	number (if known)					
					For	Debtor 1		For Debt	tor 2 or g spous	e	
	Cop	by line 4 here	4.		\$_	0.00	_	\$	0.0		
5.	List	all payroll deductions:									
	5a.	Tax, Medicare, and Social Security deductions	5a	ì.	\$	0.00	9	\$	0.0	00	
	5b.	Mandatory contributions for retirement plans	5b).	\$	0.00		·	0.0		
	5c.	Voluntary contributions for retirement plans	5c	: .	\$_	0.00	. (<u> </u>	0.0	00	
	5d.	Required repayments of retirement fund loans	5d	i.	\$	0.00		ò	0.0	00	
	5e.	Insurance	5e	€.	\$_	0.00		δ	0.0	00	
	5f.	Domestic support obligations	5f.		\$_	0.00		\$	0.0		
	5g.	Union dues	5g		\$_	0.00		§	0.0		
	5h.	Other deductions. Specify:	5h	1.+	\$_	0.00	+ 3	·	0.0	00_	
6.	Add	I the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	6.		\$_	0.00		\$	0.0	00	
7.	Cal	culate total monthly take-home pay. Subtract line 6 from line 4.	7.		\$_	0.00		\$	0.0	00	
8.	List 8a.	all other income regularly received: Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total			•						
	O.L.	monthly net income.	8a		\$_	1,041.67		<u> </u>	0.0		
	8b. 8c.	Interest and dividends Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce			\$_	0.00			0.0		
		settlement, and property settlement.	8c		\$_	0.00		§	0.0		
	8d.	Unemployment compensation	8d		\$_ \$	0.00		\$ \$	0.0		
	8e. 8f.	Social Security Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify:	8f.	_	\$_	0.00		£	1,301.8	00	
	8g.	Pension or retirement income	8g		\$_	3,185.21		, 	0.0		
	8h.	Other monthly income. Specify:	8n	1.+	\$_	0.00	+ {	·	0.0	00	
9.	Add	all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	9.	9	<u> </u>	6,447.68	9	\$	1,301	.80	
10	Cal	culate monthly income. Add line 7 + line 9.	10.	\$		6,447.68 + \$		1,301.8	30 = \$	7	,749.48
		the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.		Ψ_		0,447.00		1,001.0			,,,,,,,,
11.	Incli othe Do i	te all other regular contributions to the expenses that you list in <i>Schedule</i> ude contributions from an unmarried partner, members of your household, your friends or relatives. not include any amounts already included in lines 2-10 or amounts that are not cify:	depe			. •		in <i>Sched</i>	dule J. 1. +\$ _		0.00
12.		I the amount in the last column of line 10 to the amount in line 11. The rese that amount on the Summary of Schedules and Statistical Summary of Certallies						it	2. \$,749.48
13.	Do :	you expect an increase or decrease within the year after you file this form	1?							bined	d ncome
	П	Yes Explain:									

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	in this informs	ation to identify w	2115 22221					
		ation to identify yo						
Debt	tor 1	Eugene J. R	udnicki			Che	ck if this is: An amended filing	
Debt (Spo	tor 2 buse, if filing)	Elaine D. Ru	dnicki				J	wing postpetition chapter the following date:
Unite	ed States Bank	ruptcy Court for the	: NORTH	ERN DISTRICT OF ILLIN	OIS		MM / DD / YYYY	
	e number nown)							
		orm 106J J: Your	Evnor	nege				12/15
Be a info	as complete ormation. If m nber (if know	and accurate as nore space is ne n). Answer eve	s possible eded, atta ry questio	. If two married people ar ich another sheet to this				or supplying correct
Part 1.	1: Desci	ribe Your House	hold					
	□ No. Go to							
	Yes. Doe	es Debtor 2 live	in a separ	ate household?				
	■ N □ Y		st file Offici	al Form 106J-2, <i>Expense</i> s	for Separate House	ehold of Deb	otor 2.	
2.	Do you hav	e dependents?	■ No					
	Do not list D Debtor 2.	ebtor 1 and	☐ Yes.	Fill out this information for each dependent	Dependent's relat Debtor 1 or Debto		Dependent's age	Does dependent live with you?
	Do not state							□ No
	dependents	names.						☐ Yes ☐ No
								☐ Yes
								□ No
							_	☐ Yes
								□ No □ Yes
3.		penses include		No			_	□ 162
	yourself an	of people other t d your depende	han nts? □	Yes				
exp	imate your ex	a date after the	our bankr	ly Expenses uptcy filing date unless y y is filed. If this is a supp				
the		h assistance an		government assistance in Sluded it on <i>Schedule I:</i> Y			Your exp	enses
4.		or home owners and any rent for th		ses for your residence. In	nclude first mortgag	e 4. :	\$	2,240.70
	If not include	ded in line 4:						
	4a. Real e	estate taxes				4a.	\$	0.00
		erty, homeowner's	s, or renter	's insurance		4b.	·	0.00
				upkeep expenses		4c.		150.00
5.		eowner's associat		dominium dues our residence, such as ho	me equity loans	4d. 5.	·	474.80 420.39
٥.	Auditional	mortgage payiii	cinco ioi ye	on residence, such as 110	no equity idalis	J	Ψ	420.33

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ebtor 1	Eugene J. Rudnicki	_		
ebtor 2	Elaine D. Rudnicki	Case num	ber (if known)	
Utili	ties:			
6a.	Electricity, heat, natural gas	6a.	\$	150.00
6b.	Water, sewer, garbage collection	6b.	\$	70.00
6c.	Telephone, cell phone, Internet, satellite, and cable services	6c.	\$	308.00
6d.	Other. Specify:	6d.	\$	0.00
Foo	d and housekeeping supplies	7.	\$	600.00
Chil	dcare and children's education costs	8.	\$	0.00
	hing, laundry, and dry cleaning	9.	\$	200.00
	onal care products and services	10.	\$	225.00
	ical and dental expenses	11.	\$	550.00
	sportation. Include gas, maintenance, bus or train fare.	12.	\$	300.00
	ot include car payments. rtainment, clubs, recreation, newspapers, magazines, and books	13.	\$	
	ritable contributions and religious donations	13. 14.	\$	200.00
	rance.	14.	Φ	0.00
	ot include insurance deducted from your pay or included in lines 4 or 20.			
	Life insurance	15a.	\$	300.00
15b.	Health insurance	15b.	\$	374.00
15c.	Vehicle insurance	15c.	\$	204.00
15d.	Other insurance. Specify:	15d.	\$	0.00
. Tax	es. Do not include taxes deducted from your pay or included in lines 4 or 20.		-	
	anticipated payment plan for back owed taxes	16.	\$	600.00
	taxes on consulting income going forward		\$	364.58
	allment or lease payments:		_	
	Car payments for Vehicle 1	17a.	·	0.00
	Car payments for Vehicle 2	17b.	·	0.00
	Other. Specify:	17c.	\$	0.00
	Other. Specify:	17d.	\$	0.00
	r payments of alimony, maintenance, and support that you did not report as	18.	\$	0.00
	ucted from your pay on line 5, Schedule I, Your Income (Official Form 106I). er payments you make to support others who do not live with you.	10.	\$	0.00
Spe	• • • • • • • • • • • • • • • • • • • •	19.	<u> </u>	0.00
	er real property expenses not included in lines 4 or 5 of this form or on <i>Sched</i>		our Income.	
	Mortgages on other property	20a.		0.00
20b.	Real estate taxes	20b.	\$	0.00
20c.	Property, homeowner's, or renter's insurance	20c.	\$	0.00
20d.	Maintenance, repair, and upkeep expenses	20d.	\$	0.00
20e.	Homeowner's association or condominium dues	20e.	\$	0.00
. Oth	er: Specify:	21.	+\$	0.00
Cala	ulate very manthly evapped			
	ulate your monthly expenses		\$	7 724 47
	Add lines 4 through 21. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2		\$	7,731.47
			·	
22c.	Add line 22a and 22b. The result is your monthly expenses.		\$	7,731.47
. Calc	ulate your monthly net income.			
	Copy line 12 (your combined monthly income) from Schedule I.	23a.	\$	7,749.48
23b.	Copy your monthly expenses from line 22c above.	23b.	-\$	7,731.47
23c.	Subtract your monthly expenses from your monthly income.	00	œ.	40 04
	The result is your monthly net income.	23c.	\$	18.01
For e modi	You expect an increase or decrease in your expenses within the year after you example, do you expect to finish paying for your car loan within the year or do you expect your relication to the terms of your mortgage?			se or decrease because of a
■ N	0.			
Пγ	es Explain here:			

Fill in this inforn	nation to identify your	case:					
Debtor 1	Eugene J. Rudni	cki					
	First Name	Middle Name	Last	Name			
Debtor 2	Elaine D. Rudnic	· - ·					
(Spouse if, filing)	First Name	Middle Name	Last	Name			
United States Bar	nkruptcy Court for the:	NORTHERN DISTRIC	T OF ILLINOIS	3			
Case number _							
(if known)						. –	Check if this is an
						;	amended filing
Official Form	106Dec						
					0.1.1.1		
Declarati	ion About a	an Individua	I Debto	or's	Schedules		12/15
f ture meanied me	anla ara filing tagatha	. heth are equally reco	anaihla far ar		a a react information		
r two married pe	opie are filing togethe	r, both are equally respo	onsible for SU	ippiying	correct information.		
		ile bankruptcy schedule					
	or property by fraud i 3 U.S.C. §§ 152, 1341, 1	n connection with a ban	kruptcy case	can res	sult in fines up to \$250,	000, or impris	sonment for up to 20
rears, or botti. To	5 U.S.C. 99 132, 1341,	1519, and 5571.					
Sign	Below						
Did you pay	or agree to pay some	one who is NOT an atto	rney to help	you fill c	out bankruptcy forms?		
■ No							
□ Vas N	lame of person				Attach Ra	ankruntov Petis	tion Preparer's Notice,
							ture (Official Form 119)
							,
l Indox nonel	tu of morium. I dooloro	that I have road the au		ممايياممط	s filed with this dealers	tion and	
	ty of perjury, I declare true and correct.	that I have read the sun	nmary and so	nedules	s med with this deciara	tion and	
•							
	ene J. Rudnicki		X		ne D. Rudnicki		
	e J. Rudnicki e of Debtor 1				D. Rudnicki re of Debtor 2		
Signatur	e oi debioi i			Signatur	E OI DEDIOI Z		
Date N	March 23, 2016			Date	March 23, 2016		
_	•			_	•		

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Fill in	this inform	nation to identify you	. 0369.			
Debto		Eugene J. Rudni				
Dobte		First Name	Middle Name	Last Name		
Debto	or 2 e if, filing)	Elaine D. Rudnic	Middle Name	Last Name		
		nkruptcy Court for the:	NORTHERN DISTRICT			
		ikruptcy Gourt for the.	- NORTHERN BIOTRIOT	OI ILLINOIO		
(if know	number				_	Check if this is an mended filing
Stat	ement			duals Filing for B	ankruptcy equally responsible for sup	12/15
inform	nation. If m		attach a separate sheet to		y additional pages, write you	
Part 1	Give D	etails About Your Ma	rital Status and Where You	u Lived Before		
1. V	/hat is you	current marital statu	s?			
	■ Married ■ Not mar	ried				
2. D	uring the la	ast 3 years, have you	lived anywhere other than	where you live now?		
I	■ No ■ Yes. Lis	t all of the places you l	ived in the last 3 years. Do n	oot include where you live nov	ı.	
I	Debtor 1 Pr	ior Address:	Dates Debtor 1 lived there	Debtor 2 Prior Ac	ldress:	Dates Debtor 2 lived there
					ity property state or territory ico, Texas, Washington and W	
	■ No ■ Yes. Ma	ke sure you fill out <i>Sch</i>	nedule H: Your Codebtors (C	official Form 106H).		
Part 2	Explai	n the Sources of You	r Income			
F	ill in the tota	I amount of income yo	u received from all jobs and	ng a business during this yeall businesses, including part ye together, list it only once u		ndar years?
	- 110	in the details.				
			Debtor 1		Debtor 2	
			Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of income Check all that apply.	Gross income (before deductions and exclusions)
		of current year until d for bankruptcy:	☐ Wages, commissions, bonuses, tips	\$875.00	☐ Wages, commissions, bonuses, tips	\$1,803.00
			Operating a business		Operating a business	

Official Form 107

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Debtor 1 Eugene J. Rudnicki
Debtor 2 Elaine D. Rudnicki

Case number (if known)

		Debtor 1		Debtor 2	
		Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of income Check all that apply.	Gross income (before deductions and exclusions)
or last calenda January 1 to De	ır year: ecember 31, 2015)	☐ Wages, commissions, bonuses, tips	\$25,250.25	☐ Wages, commissions, bonuses, tips	\$6,302.15
		Operating a business		Operating a business	
	r year before that: ecember 31, 2014)	☐ Wages, commissions, bonuses, tips	\$31,099.80	☐ Wages, commissions, bonuses, tips	\$5,488.20
		Operating a business		Operating a business	
List each sou		e and you have income that yome from each source separa	_	•	
- 163.111	i iii tile details.				
		Debtor 1 Sources of income Describe below	Gross income (before deductions and exclusions)	Debtor 2 Sources of income Describe below.	Gross income (before deductions and exclusions)
	of current year untiled for bankruptcy:	Social Security	\$7,133.70	Social Security	\$4,376.7
		Social Security Pension	,	Social Security	<i>'</i>
ne date you file	ed for bankruptcy:		\$7,133.70	Social Security Social Security	\$4,376.7
ne date you file	ed for bankruptcy:	Pension	\$7,133.70 \$9,555.00	•	\$4,376.7
for last calenda January 1 to De	ed for bankruptcy:	Pension Social Security	\$7,133.70 \$9,555.00 \$28,534.80	•	<i>'</i>

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Debtor 1 Eugene J. Rudnicki
Debtor 2 Elaine D. Rudnicki
Case number (if known)

Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts.

During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more?

☐ No. Go to line 7.

Yes List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an

attorney for this bankruptcy case.

Creditor's Name and Address	Dates of payment	Total amount paid	Amount you still owe	Was this payment for
National City Mortgage/PNC Mtg Attn: Bankruptcy Department	\$2,240.70 monthly	\$6,722.10	\$381,876.00	■ Mortgage
3232 Newmark Dr.				☐ Car
Miamisburg, OH 45342				☐ Credit Card
mamosary, on 40042				☐ Loan Repayment
				☐ Suppliers or vendors
				Other
Natl Cty Crd/PNC	\$420.39 monthly	\$5,044.68	\$12,024.00	■ Mortgage
Bankruptcy Department BR-YB5	•			☐ Car
6750 Miller Road				☐ Credit Card
Brecksville, OH 44141				☐ Loan Repayment
				☐ Suppliers or vendors
				Other
Amov	2 monthly	\$054.00	¢22.404.00	П.,
Amex Correspondence	2 monthly payments of \$427	\$854.00	\$23,194.00	☐ Mortgage
Po Box 981540	payments or \$421			☐ Car
El Paso, TX 79998				Credit Card
				Loan Repayment
				☐ Suppliers or vendors
				Other
Capital One	2 monthly	\$800.00	\$25,323.00	☐ Mortgage
Attn: Bankruptcy	payments of \$400			☐ Car
Po Box 30285				Credit Card
Salt Lake City, UT 84130				☐ Loan Repayment
				☐ Suppliers or vendors
				☐ Other
Chase Card Services	2 monthly	\$970.00	\$24,795.00	☐ Mortgage
Attn: Correspondence Dept	payments of \$485	+2.0.0	,	☐ Mortgage
Po Box 15298				■ Credit Card
Wilmington, DE 19850				☐ Loan Repayment
				☐ Suppliers or vendors
				☐ Other

7. Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider?

Insiders include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony.

No

☐ Yes. List all payments to an insider

Insider's Name and Address

Dates of payment

Total amount you still owe

Reason for this payment

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De	btor 2 Elaine D. Rudnicki		Case nui	mber (if known)	
8.	Within 1 year before you filed for bankrupt insider? Include payments on debts guaranteed or cost	<i></i>	ments or transfer any p	roperty on account of a c	lebt that benefited a
	■ No □ Yes. List all payments to an insider				
	Insider's Name and Address	Dates of payment	Total amount Ai		r this payment ditor's name
Pa	rt 4: Identify Legal Actions, Repossession	ns, and Foreclosures			
9.	Within 1 year before you filed for bankrupt List all such matters, including personal injury modifications, and contract disputes.				
	■ No □ Yes. Fill in the details.				
	Case title Case number	Nature of the case	Court or agency	Status of t	he case
10.	Within 1 year before you filed for bankrupt Check all that apply and fill in the details belo		erty repossessed, forec	losed, garnished, attache	d, seized, or levied?
	■ No □ Yes. Fill in the information below.				
	Creditor Name and Address	Describe the Property		Date	Value of the property
		Explain what happened	I		ргорен
11.	Within 90 days before you filed for bankru accounts or refuse to make a payment bed No Yes. Fill in the details. Creditor Name and Address		•	Date action was	amounts from your Amoun
				taken	
12.	Within 1 year before you filed for bankrupt court-appointed receiver, a custodian, or a		erty in the possession o	f an assignee for the ben	efit of creditors, a
	■ No □ Yes				
Pa	rt 5: List Certain Gifts and Contributions				
13.	Within 2 years before you filed for bankrup ■ No □ Yes. Fill in the details for each gift.	otcy, did you give any gifts	s with a total value of m	ore than \$600 per person	?
	Gifts with a total value of more than \$600 per person	Describe the gifts		Dates you gave the gifts	Value
	Person to Whom You Gave the Gift and Address:				
14.	Within 2 years before you filed for bankrup No	otcy, did you give any gifts	s or contributions with a	a total value of more than	\$600 to any charity
	☐ Yes. Fill in the details for each gift or cor	ntribution.			
	Gifts or contributions to charities that tot more than \$600 Charity's Name	Describe what you	ı contributed	Dates you contributed	Value
	Address (Number, Street, City, State and ZIP Code)				
Pa	rt 6: List Certain Losses				

15. Within 1 year before you filed for bankruptcy or since you filed for bankruptcy, did you lose anything because of theft, fire, other disaster,

Entered 03/23/16 17:26:01 Case 16-10074 Doc 1 Filed 03/23/16 Desc Main Document Page 39 of 57 Debtor 1 Eugene J. Rudnicki Debtor 2 Elaine D. Rudnicki Case number (if known) or gambling? Nο Yes. Fill in the details. Describe any insurance coverage for the loss Describe the property you lost and Date of your Value of property how the loss occurred loss lost Include the amount that insurance has paid. List pending insurance claims on line 33 of Schedule A/B: Property. Part 7: List Certain Payments or Transfers 16. Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone you consulted about seeking bankruptcy or preparing a bankruptcy petition? Include any attorneys, bankruptcy petition preparers, or credit counseling agencies for services required in your bankruptcy. No Yes. Fill in the details. Person Who Was Paid Description and value of any property Date payment Amount of **Address** transferred or transfer was payment **Email or website address** made Person Who Made the Payment, if Not You \$2,915 (\$2,500 attorneys fees, \$335 3/23/2016 \$2,915.00 105 W. Madison St., Ste 1500 filing fee; \$80 costs) Chicago, IL 60602 www.wfactorlaw.com 17. Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone who promised to help you deal with your creditors or to make payments to your creditors? Do not include any payment or transfer that you listed on line 16. No Yes. Fill in the details. Person Who Was Paid Description and value of any property Amount of Date payment Address transferred or transfer was payment made 18. Within 2 years before you filed for bankruptcy, did you sell, trade, or otherwise transfer any property to anyone, other than property transferred in the ordinary course of your business or financial affairs? Include both outright transfers and transfers made as security (such as the granting of a security interest or mortgage on your property). Do not include gifts and transfers that you have already listed on this statement. Nο Yes. Fill in the details. Date transfer was **Person Who Received Transfer** Description and value of Describe any property or **Address** property transferred payments received or debts made paid in exchange Person's relationship to you

Yes. Fill in the details.

beneficiary? (These are often called asset-protection devices.)

Within 10 years before you filed for bankruptcy, did you transfer any property to a self-settled trust or similar device of which you are a

Date Transfer was made

Name of trust

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Debtor 1 Eugene J. Rudnicki Debtor 2 Elaine D. Rudnicki Case number (if known) Part 8: List of Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units 20. Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred? Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions. No Yes. Fill in the details. Last 4 digits of Name of Financial Institution and Type of account or Last balance Date account was Address (Number, Street, City, State and ZIP account number instrument closed, sold, before closing or moved, or transfer transferred Cornerstone Bank and Trust XXXXclosed business \$140.00 Checking account for □ Savings **AMVR** ☐ Money Market □ Brokerage □ Other 21. Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables? No Yes. Fill in the details. Do you still Name of Financial Institution Who else had access to it? Describe the contents Address (Number, Street, City, State and ZIP Code) Address (Number, Street, City, have it? State and ZIP Code) 22. Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy No Yes. Fill in the details. Describe the contents Name of Storage Facility Who else has or had access Do you still have it? Address (Number, Street, City, State and ZIP Code) to it? Address (Number, Street, City, State and ZIP Code) Part 9: Identify Property You Hold or Control for Someone Else 23. Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone. No Yes. Fill in the details. **Owner's Name** Where is the property? Describe the property Value Address (Number, Street, City, State and ZIP Code) (Number, Street, City, State and ZIP Code) adult daughter **Debtor's Residence** 2 Tables Unknown Part 10: Give Details About Environmental Information

For the purpose of Part 10, the following definitions apply:

- Environmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material.
- Site means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites.
- Hazardous material means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term.

Report all notices, releases, and proceedings that you know about, regardless of when they occurred.

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Debtor 1 Eugene J. Rudnicki
Debtor 2 Elaine D. Rudnicki

Case number (if known)

24. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental unit notified you that you may be liable or potentially liable under or in violation of an environmental unit notified you that you may be liable or potentially liable under or in violation of an environmental unit notified you that you may be liable or potentially liable under or in violation of an environmental unit notified you that you may be liable or potentially liable under or in violation of an environmental unit notified you that you may be liable or potentially liable under or in violation of an environmental unit notified you that you may be liable or potentially liable under or in violation of an environmental unit notified you that you may be liable or potentially liable under or in violation of an environmental unit notified you that you may be liable or potentially liable under or in violation of an environmental unit notified you have a supplication of the potential unit notified you have a supplication of the potential unit notified you have a supplication of the potential unit notified you have a supplication of the potential unit notified you have a supplication of the potential unit notified you have a supplication of the potential unit notified you have a supplication of the potential unit notified you have a supplication of the potential unit notified you have a supplication of the potential unit notified you have a supplication of the potential unit notified you have a supplication of the potential unit notified you have a supplication of the potential unit notified you have a supplication of the potential unit notified you have a supplication of the potential unit notified you have a supplication of the potential unit notified you have a supplication of the potential unit not not not not not not not not not no							
	■ No						
	Yes. Fill in the details.						
	Name of site Address (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State and ZIP Code)	Environmental law, if you know it	Date of notice			
25.	Have you notified any governmental unit of	any release of hazardous material?					
	NoYes. Fill in the details.						
	Name of site Address (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State and ZIP Code)	Environmental law, if you know it	Date of notice			
26.	Have you been a party in any judicial or adn	ninistrative proceeding under any envir	onmental law? Include settlements	and orders.			
	■ No □ Yes. Fill in the details.						
	Case Title Case Number	Court or agency Name Address (Number, Street, City, State and ZIP Code)	Nature of the case	Status of the case			
Par	t11: Give Details About Your Business or	Connections to Any Business					
27.	Within 4 years before you filed for bankrupt	cy, did you own a business or have any	of the following connections to an	y business?			
	A sole proprietor or self-employed i	n a trade, profession, or other activity, ϵ	either full-time or part-time				
	☐ A member of a limited liability comp	any (LLC) or limited liability partnership	o (LLP)				
	☐ A partner in a partnership						
	☐ An officer, director, or managing ex	ecutive of a corporation					
	■ An owner of at least 5% of the votin	g or equity securities of a corporation					
	☐ No. None of the above applies. Go to F	Part 12.					
	Yes. Check all that apply above and fill	in the details below for each business.					
	Business Name	Describe the nature of the business	Employer Identification number				
	Address (Number, Street, City, State and ZIP Code)	Name of accountant or bookkeeper	Do not include Social Security	number or IIIN.			
	E I Budniski Canaultina		Dates business existed EIN: na				
	EJ Rudnicki Consulting 110 Kilchurn Lane, Unit 95	consulting					
	Inverness, IL 60067	na	From-To				
	AMVR	home health nurse	EIN: na				
	110 Kilchurn Lane, Unit 95 Inverness, IL 60067	na	From-To				
	AMVR, Inc. 110 Kilchurn Lane, Unit 95	home health nurse	EIN: na				
	Inverness, IL 60067	na	From-To 1999				

Filed 03/23/16 Case 16-10074 Doc 1 Entered 03/23/16 17:26:01 Desc Main Page 42 of 57 Document Eugene J. Rudnicki Debtor 1 Debtor 2 Elaine D. Rudnicki Case number (if known) Within 2 years before you filed for bankruptcy, did you give a financial statement to anyone about your business? Include all financial institutions, creditors, or other parties. ☐ Yes. Fill in the details below. **Date Issued** Name Address (Number, Street, City, State and ZIP Code) Part 12: Sign Below I have read the answers on this Statement of Financial Affairs and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. /s/ Eugene J. Rudnicki /s/ Elaine D. Rudnicki Elaine D. Rudnicki Eugene J. Rudnicki Signature of Debtor 1 Signature of Debtor 2 Date March 23, 2016 Date March 23, 2016 Did you attach additional pages to Your Statement of Financial Affairs for Individuals Filing for Bankruptcy (Official Form 107)? ■ No

☐ Yes

Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?

☐ Yes. Name of Person . Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

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Fill in this infor	mation to identify your	case:		
Debtor 1	Eugene J. Rudnio	cki		
	First Name	Middle Name	Last Name	
Debtor 2	Elaine D. Rudnicl	ki		
(Spouse if, filing)	First Name	Middle Name	Last Name	
	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS	
Case number (if known)				☐ Check if this is an amended filing

Official Form 108

Statement of Intention for Individuals Filing Under Chapter 7

12/15

If you are an individual filing under chapter 7, you must fill out this form if:

- creditors have claims secured by your property, or
- you have leased personal property and the lease has not expired.

You must file this form with the court within 30 days after you file your bankruptcy petition or by the date set for the meeting of creditors, whichever is earlier, unless the court extends the time for cause. You must also send copies to the creditors and lessors you list on the form

If two married people are filing together in a joint case, both are equally responsible for supplying correct information. Both debtors must sign and date the form.

Be as complete and accurate as possible. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known).

Part 1: List Your Creditors Who Have Secured Claims

1. For any creditors that you listed in Part 1 of Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D), fill in the information below

What do you intend to do with the property that secures a debt?	Did you claim the property as exempt on Schedule C
☐ Surrender the property.	□No
☐ Retain the property and redeem it.	
Retain the property and enter into a Reaffirmation Agreement.	Yes
☐ Retain the property and [explain]:	
☐ Surrender the property.	□ No
☐ Retain the property and redeem it.	<u></u>
Retain the property and enter into a Reaffirmation Agreement.	■ Yes
☐ Retain the property and [explain]:	
	Surrender the property. ☐ Retain the property and redeem it. ☐ Retain the property and enter into a Reaffirmation Agreement. ☐ Retain the property and [explain]: ☐ Surrender the property. ☐ Retain the property and redeem it. ☐ Retain the property and enter into a Reaffirmation Agreement.

Part 2: List Your Unexpired Personal Property Leases

For any unexpired personal property lease that you listed in Schedule G: Executory Contracts and Unexpired Leases (Official Form 106G), fill in the information below. Do not list real estate leases. Unexpired leases are leases that are still in effect; the lease period has not yet ended. You may assume an unexpired personal property lease if the trustee does not assume it. 11 U.S.C. § 365(p)(2).

Describe your unexpired personal property leases

Will the lease be assumed?

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Debtor 1 Eugene J. Rudnicki Debtor 2 Elaine D. Rudnicki	Case number (if known)
Lessor's name:	
Description of leased	□ No
Property:	☐ Yes
Lessor's name:	□ No
Description of leased Property:	☐ Yes
Lessor's name:	□ No
Description of leased Property:	☐ Yes
Lessor's name:	□ No
Description of leased Property:	☐ Yes
Lessor's name:	□ No
Description of leased Property:	☐ Yes
Lessor's name:	□ No
Description of leased Property:	☐ Yes
Lessor's name:	□ No
Description of leased Property:	☐ Yes
Part 3: Sign Below	
Under penalty of perjury, I declare that I have indicated my intention abou	ut any property of my estate that secures a debt and any personal
property that is subject to an unexpired lease. X /s/ Eugene J. Rudnicki X	/s/ Elaine D. Rudnicki
Eugene J. Rudnicki	Elaine D. Rudnicki
Signature of Debtor 1	Signature of Debtor 2
Date March 23, 2016 Da	March 23, 2016

Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

This notice is for you if:

You are an individual filing for bankruptcy, and

Your debts are primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of Bankruptcy Code:

Chapter 7 - Liquidation

Chapter 11 - Reorganization

Chapter 12 - Voluntary repayment plan for family farmers or fishermen

Chapter 13 - Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7:	Liquidation
\$245	filing fee
\$75	administrative fee
+ \$15	trustee surcharge
\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

most taxes;

most student loans;

domestic support and property settlement obligations;

most fines, penalties, forfeitures, and criminal restitution obligations; and

certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

fraud or theft;

fraud or defalcation while acting in breach of fiduciary capacity;

intentional injuries that you inflicted; and

death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A–1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A–2).

If your income is above the median for your state, you must file a second form —the *Chapter 7 Means Test Calculation* (Official Form 122A–2). The calculations on the form— sometimes called the *Means Test*—deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

Chapter 11: Reorganization

\$1,167 filing fee

+ \$550 administrative fee

\$1,717 total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

domestic support obligations,

most student loans,

certain taxes,

debts for fraud or theft,

debts for fraud or defalcation while acting in a fiduciary capacity,

most criminal fines and restitution obligations,

certain debts that are not listed in your bankruptcy papers,

certain debts for acts that caused death or personal injury, and

certain long-term secured debts.

Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

For more information about the documents and their deadlines, go to: http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Bankruptcy crimes have serious consequences

If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury—either orally or in writing—in connection with a bankruptcy case, you may be fined, imprisoned, or both.

All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together—called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days *before* you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: http://justice.gov/ust/eo/hapcpa/ccde/cc_approved.html

In Alabama and North Carolina, go to: http://www.uscourts.gov/FederalCourts/Bankruptcy/Bankruptcy/BankruptcyResources/ApprovedCredit AndDebtCounselors.aspx.

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list. Case 16-10074 Doc 1 Filed 03/23/16 Entered 03/23/16 17:26:01 Desc Main Document Page 49 of 57

B2030 (Form 2030) (12/15)

United States Bankruptcy Court Northern District of Illinois

In	re	Eugene J. Rudnicki Elaine D. Rudnicki		Case No.		
	-	Liame D. Naumon	Debtor(s)	Chapter	7	
		DIGGLOGUED OF GOLODENG			EDEOD (G)	
		DISCLOSURE OF COMPENS	SATION OF ATTO	RNEY FOR DI	EBTOR(S)	
1.	con	suant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b) appensation paid to me within one year before the filing condered on behalf of the debtor(s) in contemplation of condered on behalf of the debtor(s) in contemplation of condered on behalf of the debtor(s) in contemplation of condered on behalf of the debtor(s) in contemplation of condered on behalf of the debtor(s) in contemplation of condered on behalf of the debtor(s) in contemplation of condered on behalf of the debtor(s) in contemplation of condered on behalf of the debtor(s) in contemplation of condered on behalf of the debtor(s) in contemplation of condered on behalf of the debtor(s) in contemplation of condered on behalf of the debtor(s) in contemplation of condered on behalf of the debtor(s) in contemplation of condered on behalf of the debtor(s) in contemplation of condered on behalf of the debtor(s) in contemplation of condered on behalf of the debtor(s) in contemplation of condered on behalf of the debtor(s) in contemplation of condered on behalf of the debtor(s) in contemplation of condered on behalf of the debtor(s) in contemplation of condered on the debtor(s) in conde	of the petition in bankruptcy.	, or agreed to be paid	to me, for services rendered or	to
		For legal services, I have agreed to accept		\$ <u></u>	2,500.00	
		Prior to the filing of this statement I have received			2,500.00	
		Balance Due		\$	0.00	
2.	\$	335.00 of the filing fee has been paid.				
3.	The	source of the compensation paid to me was:				
		■ Debtor □ Other (specify):				
4.	The	source of compensation to be paid to me is:				
		■ Debtor □ Other (specify):				
5.		I have not agreed to share the above-disclosed compens	sation with any other person	unless they are mem	bers and associates of my law	irm.
		I have agreed to share the above-disclosed compensation copy of the agreement, together with a list of the names				A
6.	In	return for the above-disclosed fee, I have agreed to rende	er legal service for all aspec	ts of the bankruptcy	case, including:	
	b. c.	Analysis of the debtor's financial situation, and renderin Preparation and filing of any petition, schedules, statem Representation of the debtor at the meeting of creditors [Other provisions as needed] Negotiations with secured creditors to red reaffirmation agreements and applications 522(f)(2)(A) for avoidance of liens on hous	ent of affairs and plan which and confirmation hearing, a uce to market value; ex- as needed; preparation	n may be required; nd any adjourned hea emption planning	urings thereof;	
7.	Ву	agreement with the debtor(s), the above-disclosed fee de Representation of the debtors in any adve		g service:		
		(CERTIFICATION			
this		rtify that the foregoing is a complete statement of any a cruptcy proceeding.	greement or arrangement for	payment to me for i	representation of the debtor(s) i	n
	Mar	ch 23, 2016	/s/ Ariane Holtsc	hlag		
	Date		Ariane Holtschla	_		
			Signature of Attorna FactorLaw	z y		
			105 W. Madison			
			Chicago, IL 6060 312-878-4830 Fa			
			aholtschlag@wfa			
			Name of law firm			

Ariane Holtschlag
Direct Dial: 312-878-4830
Email: aholtschlag@wfactorlaw.com

Desc Main

March 23, 2016

Eugene and Elaine Rudnicki 110 Kilchurn Lane Unit 95 Inverness, IL 60067

Re: Engagement Letter/Legal Services Agreement

Dear Eugene and Elaine:

Thank you for choosing The Law Office of William J. Factor, Ltd. (dba "FactorLaw") to provide legal assistance to you in connection with filing a bankruptcy petition under chapter 7 of the United States Bankruptcy Code in the Northern District of Illinois (the "Current Engagement"). FactorLaw is pleased to represent each of you in the Current Engagement, subject to the following terms and conditions.

If each of you agree to these terms and conditions, please sign this engagement letter on the last page and return a signed copy to me. The Current Engagement will not commence until each of you have signed and returned this engagement letter along with the fees discussed below.

- 1. Limited Scope. The Current Engagement does not include the representation of each of you in connection with any matters other than the Current Engagement, nor does it include the representation of any other person or business.
- 2. **Pre-Petition Professional fee and Expenses**. The professional fee for filing your individual chapter 7 case is \$2,500. In addition to the professional fee, you will be responsible for advancing the expenses associated with filing the Case, which relate to the court's filing fee of \$335 and the \$80 cost of the two mandatory credit counseling courses and additional accessing your current credit reports. The professional fees and expense costs must be delivered to FactorLaw before the case is filed. The total payment to FactorLaw is \$2,915.

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The professional fee is considered a flat fee and will be deemed earned upon receipt. The pre-petition professional fee of \$2,500 covers Primary Services (defined below). If you pay the \$2,500, and decide not to proceed with a bankruptcy filing and to terminate our services, the Firm will apply the time incurred to the amount of the fee and will refund any excess amount.

Primary Services include: (a) preparing the initial bankruptcy petition and filing it with the bankruptcy court in order to commence the Case, (b) accompanying you to the meeting of creditors, (c) counseling with respect to pre-filing creditor counseling and post-filing educational requirements, (d) counseling with respect to the exemption of particular items or types of property and reaffirmation agreements and appearing in Court, if needed, with respect to reaffirmation agreements, and (e) general case administration and monitoring, including undertaking any incidental contacts or communications with the trustee and creditors.

Any services rendered in addition to the above-described Primary Services ("Supplemental Services"), will be billed on a regular basis and require a separate advance payment, depending upon the extent of the Supplemental Services. The fees for Supplemental Services are based upon the number of hours expended multiplied by the hourly rate of the attorney working on the matter. At present, the customary rate for William Factor is \$375 per hour and for Ariane Holtschlag is \$275 per hour. FactorLaw charges \$250-\$350 for the services of its other attorneys and it charges \$100 per hour for the services of legal assistants. Rates are reviewed periodically and are subject to change.

Generally, Supplemental Services relate to representation in connection with (a) a separate "Adversary Proceeding" in the bankruptcy court (see below discussion regarding Adversary Proceedings), (b) a separate matter involving the treatment of property, (c) an examination of either of you pursuant to Bankruptcy Rule 2004, or (d) a challenge to your eligibility to file for chapter 7 or to remain in a chapter 7 proceeding.

Adversary Proceedings are stand-alone suits filed in the bankruptcy court that sometimes include: (a) defending against a complaint filed by the trustee or any other party in interest to deny a bankruptcy discharge, (b) defending against a complaint filed by a creditor to except its debt from discharge, (c) defending against a complaint filed by the trustee to avoid or to recover any transfer of property made before the filing of a chapter 7 petition, (d) defending against any assertion that property listed as exempt is not entitled to that status, (e) prosecuting a complaint for a determination that any indebtedness is dischargeable, and (f) appealing any order or judgment entered in the Case.

For Supplemental Services, FactorLaw also charges for actual out of pocket expenses advanced on your behalf. FactorLaw generally limits out of pocket

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expenses to costs that would not have been incurred but for FactorLaw's work on your behalf. FactorLaw does not charge for routine facsimile, telephone, and computerized legal research within the scope of FactorLaw's subscription to LEXIS.

It is not possible to determine with any degree of precision the total fees and other charges that you are likely to incur in connection with any Supplemental Services. Thus, any estimate of total fees always carries the understanding that, unless we agree otherwise in writing, it does not represent a maximum, minimum, or fixed-fee quotation. The ultimate cost frequently is more or less than the amount estimated and often is a function of matters outside of our control, particularly when litigation is involved.

- 3. Post-petition Professional Fee. After your case is filed, FactorLaw may request that each of you sign a second professional fee agreement promising to pay for any Supplemental Services provided after the date your case was filed with the court. You are under no obligation to sign such an agreement and may refuse to sign such an agreement. However, as authorized by Local Bankruptcy Rule 2091-1.B, FactorLaw may withdraw from representing both of you if you refuse to sign such an agreement or in the event you do not pay the fees earned thereunder.
- 4. **Billing and Payment.** FactorLaw will endeavor to bill a regular basis normally, each month for both fees and expenses incurred in connection with Supplemental Services.

Each of you acknowledge that the financial arrangements set forth in this letter have been agreed upon to induce us to act as your attorney. By accepting this arrangement, each of you will be deemed to have consented in advance to allowing us to withdraw as each of your attorneys in the event of nonpayment, and expressly waive the attorney/client privilege concerning relevant portions of this letter so as to permit us to withdraw as your attorneys and to enforce the terms of this agreement.

5. Professional Judgment and Written Reliance. At all times, FactorLaw and its attorneys will endeavor to represent you zealously and act on your behalf to the best of our ability. Whenever FactorLaw provides an expression regarding the potential outcome of a matter, we will use our best professional judgment. However, we cannot guarantee results or the outcome of any matter or issue. Any expression of our professional judgment regarding the Current Engagement or the potential outcome is, of course, limited by our knowledge of the facts and based on the law at the time of expression. It is also subject to any unknown or uncertain factors or conditions beyond our control. Any expressions of judgment or views are limited solely to you and may not be shared with any other entity, nor may any other entity rely upon such expressions.

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Because of the complex nature of legal matters, we will endeavor to counsel each of you in writing on material legal matters. Please note that unless legal advice provided by FactorLaw is given in writing, it may be misinterpreted and thus each of you agree not to rely upon any advice from FactorLaw except to the extent in writing. Each of you also agree to request advice in writing on important matters with regard to which you may rely upon FactorLaw's advice.

- 6. Illinois Law. This agreement is to be construed and interpreted in accordance with the laws of the State of Illinois. FactorLaw and you agree that any court action between the parties to enforce the terms of this agreement or resolve any dispute related to this agreement shall be initiated solely in the state or federal courts with jurisdiction for or over Cook County, Illinois. In the event FactorLaw files suit to enforce the terms of this Agreement or to recover payment, it shall be entitled to recover all of the fees and expenses incurred in connection therewith, including reasonable attorneys' fees.
- 7. Consent to Joint Representation. This also confirms that each of you understand that FactorLaw will be representing each of you (e. Eugene and Elaine) on a joint basis with respect to the Current Engagement, and further confirms that each of you consents to this joint representation after having reviewed the following discussion regarding the implications of a joint representation and how a joint client representation differs from a single client representation.

Initially, a joint representation such as this may result in divided or at least shared attorney-client loyalties. This is because each of you will be considering FactorLaw your attorney with respect to the Current Engagement. FactorLaw is bringing this to your attention because an attorney generally owes an undivided duty of loyalty to each of its clients and cannot represent a client if doing so raises a conflict of interest.

Based on the information available at this time, FactorLaw does not believe that its joint representation of both of you currently involves any actual conflict of interest with respect to the Engagement. Instead, it appears that each of you have a mutual or common interests. Obtaining joint representation also is more efficient and economical because it obviates the need to hire a separate lawyer and the additional costs attendant to doing so.

However, each of you should understand that there is a potential for conflicts to arise in the future with respect to the Current Engagement, even though the interests of each of you are aligned at this time with respect to the Current Engagement. By way of example only, a conflict might arise if one of you desires to pursue a strategy that the other finds unacceptable.

By agreeing to retain FactorLaw for this joint representation, each of you also are acknowledging and agreeing that FactorLaw cannot continue to represent both of you if, in FactorLaw's judgment, an actual conflict arises or if FactorLaw determines that it is no longer advisable to continue with a joint representation.

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However, FactorLaw anticipates that it would continue to represent one of you in this event so long as FactorLaw believes doing so is consistent with any continuing ethical obligations it may owe. FactorLaw reserves the right to make that selection in the future.

Further, in the event of a dispute or conflict between the two of you, there is a risk that FactorLaw could be disqualified from representing either of you in the future absent your consent. Accordingly, by executing this engagement letter, you will be consenting to FactorLaw's continued and future representation of either of you and agreeing not to assert any such conflict of interest or to seek to disqualify FactorLaw from representing the other, notwithstanding any adversity that may develop.

- 8. Records Retention. In the course of representing you, it is likely that numerous records and documents (originals and copies) will come into our possession and numerous additional documents will be generated by us. Naturally, you may examine any written materials in our files at any time we agree prior to the termination of our representation, but you acknowledge that all of our work product is owned by us.
- 9. **Termination of Representation.** You may terminate our representation at any time, with or without cause, by notifying us and subject to court approval when required for matters in litigation. We will return your papers and other property promptly upon receipt of a request for those materials unless they are appropriately subject to a lien under applicable law. We will retain our own files pertaining to the engagement, including our drafts, notes, internal memos, and work product as permitted by applicable law. Your termination of our services will not affect your responsibility for payment for legal services rendered and other charges incurred before termination and in connection with an orderly transition of the matter.
- 10. Conclusion of Representation. When we complete the services for which you have retained us, our attorney-client relationship for that matter will be terminated. If you later retain us to perform further or additional services, our attorney-client relationship will be revived subject to these terms of engagement unless we change the terms in writing at that time.
- 11. Commencement of Representation. If the terms set forth herein are acceptable to you, please acknowledge your understanding and agreement by signing, dating, and returning a copy of this letter to us. Our representation will commence upon our receipt of the executed copy of this agreement and the professional fee.

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THE LAW OFFICE OF WILLIAM J. FACTOR, LTD.

Sincerely,

Ariane Holtschlag

AGREED to on this 23 day of March, 20/6 by:

Eugene Rudnicki

Elaine Rudnicki

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United States Bankruptcy Court Northern District of Illinois

In re	Eugene J. Rudnicki Elaine D. Rudnicki		Case No.	
		Debtor(s)	Chapter	7
	VER	IFICATION OF CREDITOR M	MATRIX	
		Number of	f Creditors:	9
	The above-named Debtor(s) he (our) knowledge.	ereby verifies that the list of credi	tors is true and	correct to the best of my
Date:	March 23, 2016	/s/ Eugene J. Rudnicki		
		Eugene J. Rudnicki Signature of Debtor		
Date:	March 23, 2016	/s/ Elaine D. Rudnicki		
		Elaine D. Rudnicki		
		Signature of Debtor		

Amex Correspondence Po Box 981540 El Paso, TX 79998

Capital One Attn: Bankruptcy Po Box 30285 Salt Lake City, UT 84130

Cb/talbots Po Box 182789 Columbus, OH 43218

Chase Card Services Attn: Correspondence Dept Po Box 15298 Wilmington, DE 19850

Comenitybank/talbots Po Box 182789 Columbus, OH 43218

Internal Revenue Service 230 South Dearborn Street Mail Stop 5010 CHI Chicago, IL 60604

National City Mortgage/PNC Mtg Attn: Bankruptcy Department 3232 Newmark Dr. Miamisburg, OH 45342

Natl Cty Crd/PNC Bankruptcy Department BR-YB5 6750 Miller Road Brecksville, OH 44141

Nordstrom Fsb Correspondence Po Box 6555 Englewood, CO 80155